

## CLAIMS

1. In a method for collecting a debt of a debtor to a creditor, the method comprising
  - 5 – entering in a data processing system data at least comprising data concerning the debtor and the debt,
    - permitting for the debt access for at least two parties to at least a part of the data entered in the system, and
    - initiating an action for collecting the debt on a basis of the data entered in the database,
  - 10 an improvement consisting of:
    - a) entering accounting data regarding accounts payable to the creditor and payments to the creditor into the system; and
    - b) enabling a financing party providing a loan to the creditor on the payable accounts to inspect at least a part of the accounting data for determining an amount of the loan based
    - 15 on at least the part of the accounting data.
2. The method according to claim 1, wherein step b) comprises the step of
  - b1) determining a rating from the at least part of the accounting data, the rating for
  - 20 determining an amount of the loan based thereon.
3. The method according to claim 2, wherein the rating comprises one or more of a group comprising an average duration of outstandingness of the payable accounts, a peak duration of the outstandingness of the payable accounts, a
- 25 total number or sum of payable accounts, a total number or sum of overdue payable accounts, a total or sum of overdue, incollectible payable accounts.
4. The method according to claim 1, wherein a status is assigned to each debt indicating a progress of the debt, a new status being
- 30 assigned to the debt upon detection by the system of an action or response thereto, the new status preferably depending on a current status and a contents of the action.

5. The method according to claim 4, comprising the further step of determining a new action from the new status and/or the contents of the action.

5 6. The method according to claim 5, comprising the step of:  
assigning a party responsible for the new action; and  
transmitting information on the new status to the party responsible for the new action.

7. The method according to claim 4, comprising determining the  
10 new status based on a workflow.

8. The method according to claim 1, further comprising  
assigning to each action or expected action a time limit and a party responsible for the  
action.  
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9. The method according to claim 8, comprising assigning a fine  
to the party responsible for the action, when the action is not completed upon expiry of  
the time limit.

20 10. The method according to claim 1, further comprising:  
entering a criterion which, upon fulfillment thereof, initiates an action;  
repetitively checking a debt for fulfillment of the criterion; and  
initiating the action upon fulfillment of the criterion.

25 11. The method according to claim 10, wherein the criterion  
comprises a criterion for convicting a debtor by a court, the action comprising sending  
data concerning the debtor and the corresponding debt to the court.

12. The method according to claim 12, comprising  
30 receiving a verdict from the court and sending the verdict to the debtor.

13. A method for determining an amount of a loan to a banking customer, the loan being based on accounts payable to the banking customer, the method comprising
- a) inspecting via a data processing system at least a part of accounting data regarding the payable accounts, the accounting data comprising data relating to all accounts payable to  
5 the banking customer and having been entered by the banking customer into the system;  
and
  - b) determining an amount of the loan based on at least the part of the accounting data.

14. The method according to claim 13, wherein the system comprises a debt collecting  
10 system, the accounting data in the debt collecting system being further applied for  
initiating an action for collecting an amount of the payable account on a basis of the data  
entered in the database.